

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Sandra M. Marino**  
Debtor(s)

Bankruptcy Case No.: 19-22534-CMB  
Related to Doc. No. 49  
Chapter: 13  
Docket No.: 50 - 49  
Concil. Conf.: April 15, 2021 at 10:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **March 1, 2021**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **March 22, 2021**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **April 15, 2021 at 10:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto [www.ch13pitt.com](http://www.ch13pitt.com), [meetings@chapter13trusteedpa.com](mailto:meetings@chapter13trusteedpa.com).

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: January 15, 2021

cm: All Creditors and Parties In Interest

Carlota M. Bohm  
United States Bankruptcy Judge

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

In re:  
Sandra M. Marino  
Debtor

Case No. 19-22534-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 15, 2021

User: dric  
Form ID: 410

Page 1 of 3  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2021:

Recip ID	Recipient Name and Address
db	+ Sandra M. Marino, 408 Stratmore Avenue, Pittsburgh, PA 15205-3522
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15076758	+ Capital One Bank/Kohls, Po Box 30281, Salt Lake City, UT 84130-0281
15117576	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15076764	+ First Source Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
15076766	+ MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
15076767	#+ MidAmerica Bank & Trust Company, Attn: Bankruptcy, 216 West Second St, Dixon, MO 65459-8048
15076768	+ Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
15076774	+ Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846
15076782	+ TD Bank USA, N.A., Po Box 673, Minneapolis, MN 55440-0673
15076779	+ Target, Po Box 673, Minneapolis, MN 55440-0673
15076781	+ Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15106855	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 16 2021 03:12:23	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15114903	Email/Text: ally@ebn.phinsolutions.com	Jan 16 2021 02:50:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15076754	+ Email/Text: ally@ebn.phinsolutions.com	Jan 16 2021 02:50:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15076753	+ Email/Text: ally@ebn.phinsolutions.com	Jan 16 2021 02:50:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15076759	Email/Text: bankruptcy@cavps.com	Jan 16 2021 02:51:00	Cavalry Portfolio Services, Po Box 27288, Tempe, AZ 85285
15076755	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 16 2021 03:12:22	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15076757	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 16 2021 03:13:53	Capital One Bank, Po Box 30281, Salt Lake City, UT 84130-0281
15085275	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 16 2021 03:12:22	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15076760	+ Email/Text: bankruptcy@cavps.com	Jan 16 2021 02:51:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
15078620	+ Email/Text: bankruptcy@cavps.com	Jan 16 2021 02:51:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

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15076761	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 16 2021 02:50:00	Comenity Bank/Gander Mountain, Po Box 182789, Columbus, OH 43218-2789
15076762	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 16 2021 02:50:00	Comenity Bank/gndrmtmc, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15076763	Email/PDF: creditonebknotifications@resurgent.com	Jan 16 2021 03:13:54	Credit One Bank, N.A., PO Box 98873, Las Vegas, NV 89193-8873
15115269	+ Email/Text: kbarkley@bernsteinlaw.com	Jan 16 2021 02:51:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15076765	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 16 2021 02:50:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15160074	Email/PDF: resurgentbknotifications@resurgent.com	Jan 16 2021 03:12:24	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15076769	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 16 2021 02:51:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
15105370	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 16 2021 02:51:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15117385	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 16 2021 03:12:23	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15082296	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 16 2021 03:13:56	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
15076770	+ Email/Text: paparalegals@pandf.us	Jan 16 2021 02:51:00	Patenaude & Felix, 501 Corporate Drive, Southpointe- Suite 205, Attn: Gregg L. Morris, Esquire, Canonsburg, PA 15317-8584
15076771	+ Email/PDF: gecsed@recoverycorp.com	Jan 16 2021 03:12:20	Paypal Credit/Bill Me Later, PO Box 5138, Lutherville Timonium, MD 21094-5138
15076773	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 16 2021 02:51:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
15076772	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 16 2021 02:51:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
15084899	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 16 2021 02:51:00	Quicken Loans Inc., 635 Woodward Ave., Detroit, MI 48226-3408
15117329	+ Email/PDF: gecsed@recoverycorp.com	Jan 16 2021 03:15:22	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15077512	+ Email/PDF: gecsed@recoverycorp.com	Jan 16 2021 03:12:20	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15076777	+ Email/PDF: gecsed@recoverycorp.com	Jan 16 2021 03:12:20	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15076776	+ Email/PDF: gecsed@recoverycorp.com	Jan 16 2021 03:15:22	Synchrony Bank/Care Credit, Po Box 965036, Orlando, FL 32896-5036
15076775	+ Email/PDF: gecsed@recoverycorp.com	Jan 16 2021 03:13:52	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15096034	+ Email/Text: bncmail@w-legal.com	Jan 16 2021 02:51:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

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Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15076756	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15076778	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15076780	*+	Target, Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 17, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2021 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Sandra M. Marino chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6